

Exhibit J

(Immediately Follows This Page)



GANGADEEN and ASSOCIATES

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September 28, 2015

Atlantic 111st LLC
110-17 Atlantic Avenue
Richmond Hill, NY 11418

Stephen S. Weintraub, Esq.,
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NOTICE OF DEFAULT

RE: Ahmad v. Singh, Kaur, BMSL Management, LLC
Premises: 110-19 Atlantic Avenue, Richmond Hill, New York 11418

Pursuant to the terms and conditions of the Forbearance Agreement entered into on June 1, 2012, between the above referenced parties, please accept this as compliance with paragraph number 10 of said agreement placing you on notice of a default in payment obligations pertaining to the following:

- a) March 2014 payment of \$23,586 plus default interest;
- b) April 2014 short payment of \$5,000 to June 2015; and
- c) July, August & September 2015 payment of 23,586.

In light of the default which took place as of March 2014, the interest rate has effectively been increased from 7% to 12% on all outstanding payments as well as the imposition of a \$500 late fee for each late payment amounting to a total of \$5,000.00.

Please be advised that you are in default in accordance with the terms of the Forbearance Agreement, therefore I am obligated to proceed to enforce my clients rights which will ultimately result in the continuation of the foreclosure proceedings and arranging for a referee to be appointed.

Regards,

Michael L. Gangadeen, Esq.